

From: "Jordan Hale" <jdrew@hmortgage.com> on 09/08/2004 06:02:03 PM

Subject: Study on Credit Bureaus Handling of Disputes

To Whom it may concern,

I have disputed many items on my credit report that are simply not accurate. I have even disputed items that don't even belong to me. The answer seems to always be the same. "VERIFIED" I would like to know by what means these people have verified an account as accurate when it is demonstrably not accurate!!! They seem to feel that they are above the laws. If I acted that way I'd loose my license in a hart beat!

Many times I have sent them letters that very carefully outline my complaints and have been ignored altogether.

Other times they claim that I have hired a credit repair company and refuse to consider my complaint!

The really fun part is calling them on the phone. What a joke. I have not ever been able to get anything but a run around.

I am a mortgage broker and have had occasion to counsel many of my clients to use the dispute process. I have stopped doing that because they always call me back and tell me that they are getting the same run around crap that I have experienced in my disputes with the credit bureaus.

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